



Unique Reference Number – 77000333876

Corporate Identification Number (CIN) - U65922MH1999PLC120106

Sanction Date: 29/09/2026

Letter Generation Date: 30/09/2026

Customer Name: SUBHASH BHIMRAYA GADADE, BHAGYASHRI SUBHASH GADADE

Communication Address:, SATARA ROAD YASHWANT NAGAR, JAT, Jath, SANGLI, SANGLI, MAHARASHTRA, IN, 416404

Phone: +91-9822345738

Email ID: SUBHASHGADADE123@GMAIL.COM

Dear Sir / Madam,

Sub: Sanction Letter for ICICI HFC Facility ("Sanction Letter")

(Franchisee Code: 269078 - Ruloans Distribution Services Pvt Ltd)

Thank you for choosing ICICI Home Finance Company Limited (ICICI HFC). We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a Facility (the "Facility"). The said sanction of Facility is subject to key terms detailed in Annexure A (Key Fact Statement) and other terms detailed in Annexure B (Terms and Conditions applicable to the Facility).

ICICI Home Finance Company Limited

Digitally Signed By:

Name: Subhash Salunkhe

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:12:10 IST

Authorised Signatory

Digitally Signed By:

Name: SUBHASH GADADE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:27:50 IST

Digitally Signed By:

Name: BHAGYASHRI GADADE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:31:15 IST

Toll free number for new customers: 1800 267 4455

Website: www.icicihfc.com

U65922MH1999PLC120106

HF-I-38-VER-13-01072026/KFS



ANNEXURE A

PART 1 (Interest rate and fees/charges)

Key Facts Statement

1	Loan proposal/ account No.		77000333876		Type of Loan and Purpose/End use of loan		Non Housing loan and Insurance		
2	Sanctioned Loan amount (in Rupees)				170088 (Rs. One Lakhs Seventy Thousand Eighty-Eight only)				
3	Disbursal schedule: (i) Disbursement in stages or 100% upfront (ii) If it is stage wise, mention the clause of loan agreement having relevant details				100% upfront				
4	Loan term (year/months/days)				120 months excluding the period of construction under which Pre-EMI will be applicable as per Annexure B Part 2 Additional terms and conditions clause B.				
5	Instalment details								
	Type of instalments		Number of EPIs (months)		EPI (₹)		Commencement of repayment, post sanction		
	EMI		120		2343		Refer B under 'Additional Terms and Conditions' under Annexure B Part 2		
6	Interest rate (%) and type (fixed or floating or hybrid)						11.00 % p.a. Floating		
7	Additional Information in case of Floating rate of interest								
	Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)	
						B	S	EPI (₹) (Keeping tenure constant)	No. of EPIs (months) (Keeping EPI constant)
	IHPLR (ICICI Home Prime Lending Rate)		18.9 %	(-)7.90 %	11.00 %p.a	Once in 6 months or as and when required	As and when required	2368	122
8	Fee/Charges								
		Payable to the RE (A)				Payable to a third party through RE (B)			
		One-time/ Recurring		Amount (in ₹) or Percentage (%) as applicable		One- time/Recurring		Amount (in ₹) or Percentage (%) as applicable	
(i)	Processing fees (Non refundable)	One time		3010		NIL		NIL	
(ii)	Login Fee (Non refundable)	One time		0		NIL		NIL	
9	Annual Percentage Rate (APR) (%) (excluding stamp duty charges) For APR calculation refer Annexure A.2.					11.44 % p.a.			
10	Details of Contingent Charges (in ₹ or %, as applicable)								
(i)	Penal charges, if any, in case of delayed payment (In the event of default/delay in payment/ repayment of any part of the loan amount on due date)					1.50% per month (p.m.) on the overdue/defaulted amount over and above the applicable Interest Rate (plus applicable taxes or other statutory levies, if any)			
(ii)	Other penal charges , (in the event of breach of other material terms (other than payment default))					ICICI HFC reserves the right to levy and recover the applicable Penal Charges at its discretion, at the rate specified on the outstanding amount plus applicable taxes and other statutory levies, if any			
(iii)	Full prepayment/Foreclosure charges					The foreclosure/prepayment charges on the facility/loan shall be NIL			
(iv)	Part Prepayment Fees					NIL			
(v)	Charges for switching of loans from floating to fixed rate and vice versa					NIL			
(vi)	Any other charges (please specify) *								
	(i)	Cheque /ECS/NACH/Payment Instrument dishonor Charges,				NIL			

ICICI Home Finance Company Limited

Digitally Signed By:

Name: SUBHANKSHU SALUNKHE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:12:10 IST

Authorised Signatory

Digitally Signed By:

Name: SUBHANKSHU SALUNKHE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:12:10 IST

Digitally Signed By:

Name: BHAGYASHREE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:31:15 IST

Toll free number for new customers: 1800 267 4455

Website: www.icicifhfc.com

ICICI Home Finance PLC120106

HF-I-38-VER-13-01072026/KFS



	per transaction –	
(ii)	Repayment mode swap charges (PDC to PDC) –	₹1000/- (Rupees One Thousand only)
(iii)	Charges on account of non-submission of any Payment Instrument (PDC/NACH Mandate form, electronic security mandates etc.) for payment of Instalment, per transaction –	₹2000/- (Rupees Two Thousand only)
(iv)	Cheque / Repayment Mode swap charges other than PDC to PDC –	₹500/- (Rupees Five Hundred Only)
(v)	Charges for Amortisation Schedule –	₹100/- (Rupees One Hundred only)
(vi)	Charges for Statement of account –	₹100/- (Rupees One Hundred only)
(vii)	Charges for prepayment statement -	₹500/- (Rupees Five Hundred Only)
(viii)	Charges for duplicate NOC / No due certificate -	₹500/- (Rupees Five Hundred only)

*subject to applicable taxes

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents		Refer clause C under 'Additional terms and conditions under Annexure B
2	Clause of Loan agreement which details grievance redressal mechanism		Refer clause D under 'Additional terms and conditions' in Annexure B
3	Phone number and email id of the nodal grievance redressal officer		GRO (Grievance Redressal Officer): 022-66493844 Email: nodal.office@icicifhc.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)		Refer D under 'Additional terms and conditions in Annexure B
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:		
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
	NA	NA	NA
6	In case of digital loans, following specific disclosures may be furnished:		
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan		Not applicable
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower		Not applicable

Definitions:

- Annual Percentage Rate (APR) is the annual cost of credit to the borrower which includes interest rate and all other charges associated with the credit facility/ies.
- Equated Periodic Instalment (EPI) is an equated or fixed amount of repayments, consisting of both the principal and interest components, to be paid by a borrower towards repayment of a loan at periodic intervals for a fixed number of such intervals; and which result in complete amortisation of the loan. EPIs at monthly intervals are called EMLs.

Part 3

I/we acknowledge that

- ICICI HFC has an unconditional right to cancel the outstanding un-drawn commitments under the Transaction Documents at any time during the currency of the Facility/ies and that ICICI HFC shall endeavor to provide prior intimation of the same to me/us.
- ICICI HFC follows defined instalment due date on a fixed day of each month which is decided on the basis of the date on which loan is disbursed. Accordingly, accounting reconciliations would be suitably effected at the time of payment of the last Instalment. Instances wherein Disbursement is delayed the Instalment amount may change accordingly.
- We have been informed that availing this loan along with the mortgage loan is NOT mandatory I/We are aware that the insurance plan that is being availed by me/us has NO impact on outcome of the loan application appraisal
- I/We have carefully read and understood the terms and conditions of the insurance plan opted by me/us
- I/We have voluntarily availed the below mentioned insurance plan and is/are aware that the mortgage loan facility is available without the insurance as well

The aforesaid sanction of the Facility will be subject to	
1	The facility amount sanctioned shall be in the manner and subject to fulfilment of internal terms and conditions of the Lender including but not limited to applicable regulatory guidelines from time to time.
2	Execution of Facility and other documents between you and ICICI HFC as per ICICI HFCs policy and format.

ICICI Home Finance Company Limited

Digitally Signed By:

Name: Anand K. Salunkhe

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:12:10 IST

Authorised Signatory

Digitally Signed By:

Name: SUBHASH K. DUBE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:27:40 IST

Digitally Signed By:

Name: BHAGYA L. WADE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:31:15 IST

Toll free number for new customers: 1800 267 4455

Website: www.icicifhc.com

PLC120106

HF-I-38-VER-13-01072026/KFS



3	Terms and conditions as mentioned in Annexure B.
4	This sanction is valid subject to positive and satisfactory verification of all the documents provided by you.
5	All Verifications to be positive prior to disbursement
6	No Negative Hunter Matches found, same to be checked prior to disbursement.
7	OSV to be verified on KYC and income documents.
8	Positive RCU to be obtained prior to disbursement.
9	Submission of KYC documents which is mandatory for further processing
10	The aforesaid rate of interest would be valid for a period of 30 days from date of this sanction letter, subject to change in IHPLR.
11	Updated KYC to be provided, if applicable

ICICI Home Finance Company Limited
Digitally Signed By:
Name: Kinoyak, Salunkhe
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:12:10 IST
Authorised Signatory

Digitally Signed By:
Corporate Office:
Name: SUBHASH GADGE,
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:27:50 IST

Digitally Signed By:
Toll free number for new customers: 1800 267 4455
Name: BHAGYASHRI GADGE
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:31:15 IST
HF-I-38-VER-13-01072026/KFS



12 Repayment of the loan to be made through ICICI BANK LIMITED 640401500587- SUBHASH

Annexure A.1. - Repayment schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	170088	784	1560	2343
2	169304	791	1552	2343
3	168513	798	1545	2343
4	167715	806	1538	2343
5	166909	813	1530	2343
6	166096	820	1523	2343
7	165276	828	1516	2343
8	164448	836	1508	2343
9	163612	843	1500	2343
10	162769	851	1493	2343
11	161918	859	1485	2343
12	161059	867	1477	2343
13	160193	875	1469	2343
14	159318	883	1461	2343
15	158436	891	1453	2343
16	157545	899	1445	2343
17	156646	907	1436	2343
18	155739	915	1428	2343
19	154824	924	1420	2343
20	153900	932	1411	2343
21	152967	941	1403	2343
22	152027	949	1394	2343
23	151077	958	1385	2343
24	150119	967	1377	2343
25	149152	976	1368	2343
26	148176	985	1359	2343
27	147192	994	1350	2343
28	146198	1003	1341	2343
29	145195	1012	1331	2343
30	144183	1021	1322	2343
31	143162	1031	1313	2343
32	142131	1040	1303	2343
33	141091	1050	1294	2343
34	140041	1059	1284	2343
35	138982	1069	1274	2343
36	137913	1079	1265	2343
37	136834	1089	1255	2343
38	135746	1099	1245	2343
39	134647	1109	1235	2343
40	133538	1119	1225	2343

ICICI Home Finance Company Limited

Digitally Signed By:

Name: Krunal Salunkhe

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:12:10 IST

Authorised Signatory

Digitally Signed By:

Name: SUBHASH K. DAVE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:27:40 IST

Digitally Signed By:

Name: BHAGYA SURESH

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:31:15 IST

Toll free number for new customers: 1800 267 4455

Website: www.icicifhfc.com

ICICI Home Finance PLC120106

HF-I-38-VER-13-01072026/KFS



Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
41	132419	1129	1214	2343
42	131290	1140	1204	2343
43	130151	1150	1194	2343
44	129001	1160	1183	2343
45	127840	1171	1172	2343
46	126669	1182	1162	2343
47	125487	1193	1151	2343
48	124294	1204	1140	2343
49	123091	1215	1129	2343
50	121876	1226	1118	2343
51	120650	1237	1106	2343
52	119413	1248	1095	2343
53	118165	1260	1084	2343
54	116905	1271	1072	2343
55	115634	1283	1060	2343
56	114351	1295	1049	2343
57	113056	1307	1037	2343
58	111749	1319	1025	2343
59	110431	1331	1013	2343
60	109100	1343	1001	2343
61	107757	1355	988	2343
62	106402	1368	976	2343
63	105034	1380	963	2343
64	103654	1393	951	2343
65	102261	1406	938	2343
66	100855	1418	925	2343
67	99437	1431	912	2343
68	98005	1445	899	2343
69	96561	1458	886	2343
70	95103	1471	872	2343
71	93632	1485	859	2343
72	92147	1498	845	2343
73	90649	1512	831	2343
74	89137	1526	818	2343
75	87611	1540	804	2343
76	86071	1554	789	2343
77	84517	1568	775	2343
78	82949	1583	761	2343
79	81366	1597	746	2343
80	79769	1612	732	2343

ICICI Home Finance Company Limited
Digitally Signed By:
Name: Krunal K. Salunkhe
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:12:10 IST
Authorised Signatory

Digitally Signed By:
Name: SUBHASH CHANDRAN
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:12:40 IST

Digitally Signed By:
Name: BHAGYASHREE GADGE
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:31:15 IST
HF-I-38-VER-13-01072026/KFS



Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
81	78157	1627	717	2343
82	76530	1641	702	2343
83	74889	1657	687	2343
84	73232	1672	672	2343
85	71561	1687	656	2343
86	69874	1702	641	2343
87	68171	1718	625	2343
88	66453	1734	610	2343
89	64719	1750	594	2343
90	62970	1766	578	2343
91	61204	1782	562	2343
92	59422	1798	545	2343
93	57624	1815	529	2343
94	55809	1831	512	2343
95	53977	1848	495	2343
96	52129	1865	478	2343
97	50264	1882	461	2343
98	48382	1900	444	2343
99	46482	1917	427	2343
100	44565	1934	409	2343
101	42631	1952	391	2343
102	40679	1970	373	2343
103	38708	1988	355	2343
104	36720	2006	337	2343
105	34714	2025	319	2343
106	32689	2043	300	2343
107	30646	2062	281	2343
108	28584	2081	263	2343
109	26503	2100	243	2343
110	24403	2119	224	2343
111	22283	2139	205	2343
112	20145	2158	185	2343
113	17986	2178	165	2343
114	15808	2198	145	2343
115	13610	2218	125	2343
116	11392	2239	105	2343
117	9153	2259	84	2343
118	6894	2280	64	2343
119	4614	2301	43	2343
120	2314	2314	22	2336

Annexure A.2.

Computation of APR for the facility

Sr. No.	Parameter	Details
1	Sanctioned Loan amount (in Rupees) (SI no. 2 of the KFS)	170088
2	Loan Term (in years/ months/ days) (SI No.4 of the KFS)	120

ICICI Home Finance Company Limited

Digitally Signed By:
Name: Kunal Kishore Salunkhe

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:12:10 IST

Authorised Signatory

Digitally Signed By:

Name: SUBHASH CHANDRAN, Corporate Office:
Address: 4th Floor,
Reason: Aadhaar based eSigning, B. Nagar,
Date: 30 Sep 2026 | Time: 18:12:50 IST

Digitally Signed By:

Name: BHAGYASHREE GADGE, Corporate Office:
Address: 4th Floor,
Reason: Aadhaar based eSigning, HF-I-38-VER-13-01072026/KFS

Date: 30 Sep 2026 | Time: 18:31:15 IST

a)	No. of instalments for payment of principal, in case of non - equated periodic loans	Not applicable
b)	Type of EPI Amount of each EPI (in Rupees) and nos. of EPIs (e.g., no. of EMI in case of monthly instalments) SI No. 5 of the KFS	EMI 2343
c)	No. of instalments for payment of capitalised interest, if any	Not applicable
d)	Commencement of repayment post sanction (SI No. 5 of the KFS)	Refer B under 'Additional Terms and Conditions' under Annexure B Part 2
3	Interest rate type (fixed or floating or hybrid) (SI No. 6 of the KFS)	Floating
4	Rate of Interest (SI No. 6 of the KFS)	11.00 % p.a.
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	111125
6	Fee/Charges payable (in Rupees)	3010
A.	Payable to the RE (SI No.8A of the KFS)	3010
B	Payable to third-party routed through RE (SI No.8B of the KFS template)	NIL
7	Disbursed amount (1-6) (in rupees) for APR calculation (excluding stamp duty charges)	167078
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	281213
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (SI No.9 of the KFS)	11.44 %
10	Schedule of disbursement as per terms and conditions	Refer point 3 of the KFS
11	Due date of payment of instalment and interest	Subject to the date of final Disbursement or the Repayment option opted by the customer, as applicable

ANNEXURE B**PART 1****TERMS AND CONDITIONS ATTACHED TO SANCTION LETTER:****Definitions**

"Transaction Document(s)" means this Sanction Letter along with the all Schedules hereto, Sanction Letters all writings, undertakings, authorizations, , and other documents, as required/ may be required by the ICICI HFC, executed or entered into or to be executed or entered into/ by the Borrower or, as the case may be, any other person, in relation to, or pertaining to the Facility therefor or anything pursuant to this Agreement, and each such Transaction Document as may be amended from time to time.

- This letter should not be construed as giving rise to any binding obligation on the part of ICICI HFC to provide the financial assistance/s / facilities mentioned overleaf (the "Facilities"), unless you have executed transaction documents, in a form and manner as may be required by ICICI HFC in connection with the Facilities.
- The Facility Agreement/Credit Facility Application Form and other transaction documents may/will contain terms and in addition to or in modification of those set out in this letter.
- Notwithstanding anything stated elsewhere in this letter or otherwise, the Facilities mentioned overleaf will be available solely at ICICI HFC's discretion and subject to compliance of all formalities and documentation as may be specified/required by ICICI HFC. The continuance of the Facilities is subject to cancellation and/or repayment to ICICI HFC on demand without assigning any reason for the same.
- ICICI HFC shall be entitled to revoke the sanction of the Facilities, inter alia, in any of the following circumstances:
 - there is any material change in the purpose(s) for which the Facilities has been sanctioned ("the Purpose(s)");
 - in the sole judgement of ICICI HFC, any material fact has been concealed and/or become subsequently known;
 - any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading;
 - the accepted copy of this letter duly signed by you is not received by ICICI HFC within the specified validity period;
 - there is a default under or a breach of the terms and conditions of this letter or any other loan/facility offered by ICICI HFC to you/any of you;
- The validity of the sanction for this Facility shall be available on the basis of validity of sanction for the linked mortgage loan of the Borrower stated in Part 3 of the KFS in this Sanction. Repayment of facilities could be through Installment/EMI's comprising of principal and Interest/by way of Minimum Amount Due
- ICICI HFC is entitled to add to, delete or modify all or any of the terms and conditions for the facility and/or the Standard Terms applicable to the Facilities.
- The borrower/s shall immediately intimate ICICI HFC in the event of any change in the repayment capacity of the borrower/s. Without limitation, this shall include a loss/change in job/profession etc. as also any change in any information stated in your application for the Facilities.

ICICI Home Finance Company Limited

Digitally Signed By:

Name: Manoj Salunkhe

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:12:10 IST

Authorised Signatory

Digitally Signed By:

Name: SUBHAJIT DUTTA

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:12:40 IST

Digitally Signed By:

Name: BHAGYASHREE

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:31:15 IST

Toll free number for new customers: 1800 267 4455

Web: www.icicifhfc.com

Reason: Aadhaar based eSigning

Date: 30 Sep 2026 | Time: 18:31:15 IST



8. Gradation of interest rate will be based on factors such as credit bureau, type of income, type of collateral, customer profile, type of product etc. For more details, please visit our website www.icicihfc.com. The rate of interest applicable to the Facilities shall be as prevailing on the date/s of disbursement(s) / drawal(s) and as mentioned in this sanction letter and more particularly detailed in the Facility Agreement/Credit Facility Application Form.
9. No disbursements/drawals under the Facilities shall be permitted until and unless the borrower/s has made its contribution towards the Purpose(s) as mentioned overleaf, executed the required agreements, documents and writings and performed such other acts and deeds and created such security as may be required by ICICI HFC.
10. ICICI HFC has sanctioned the Facilities on the basis of the calculation and the estimation of the costs to be incurred for fulfilling the Purpose(s). If the cost of fulfilling the Purpose(s) increases above or falls below the calculated amounts, ICICI HFC reserves the right to cancel the Facilities or reduce the amount sanctioned at the sole and exclusive discretion of ICICI HFC and the decision of ICICI HFC in that behalf shall be binding on the borrower/s.
11. For all products, ICICI HFC may, in its sole discretion and on such terms for payment of prepayment charges etc. as it may prescribe (subject to applicable laws/regulations from time to time) and compliance with any other conditions as it may specify from time to time, permit prepayment/acceleration in payment of EMIs/installment at the request of the borrower/s. In the event ICICI HFC permits any prepayment/acceleration, the repayment schedule for such facility shall be amended/alterd by ICICI HFC for giving effect to such prepayment/acceleration repayment schedules shall be binding on the borrower/s. In case if any amount is prepaid by the borrower/s, the same shall be adjusted first towards the incidental charges, penal charges, PEMII, EMI outstanding, EMI of the current month and balance towards the principal amount of such facility. ICICI HFC, at its sole discretion, may permit swap of the post-dated cheques for re-scheduling of EMI only if such minimum amount, as may be decided by ICICI HFC from time to time is prepaid.
12. The Borrower(s) hereby agrees and covenants that the Facility shall be utilized for the Purpose as mentioned under this sanction letter, Facility Agreement along with Schedules thereto, End Use letter, executed or entered into or to be executed or entered into by the Borrower(s), as the case maybe and each such Transaction Document as maybe amended from time to time.

PART 2

ADDITIONAL TERMS AND CONDITIONS

B. Equated Monthly Installments

1. In case of the Facility sanctioned for the purpose of purchase of under construction property or for purchase of a plot for construction of the property, prior to the start of the principal Instalments, the Borrower shall pay the interest at the applicable Interest Rate to the ICICI HFC by way of the Pre-EMI Interest.
2. Where the Facility is disbursed by a single tranche, the Facility shall be repaid in accordance with the agreed repayment schedule as specified in Annexure A.1. Where the Facility is disbursable in more than one tranches, the Borrower has by mutual agreement with the ICICI HFC, may chose one of the following three options as further detailed under the Facility Agreement

C. Engagement of Recovery Agents

The Borrower hereby agrees and acknowledges that the ICICI HFC shall be entitled at its discretion to engage/ avail of, at the risk and cost of the Borrower, services of any person/third party service provider/agent/agency, for anything required to be done for/ in relation to/ pursuant to the Facility, including collections, recovery of dues, enforcement of security, getting or verifying any information of the Borrower/ assets, and any necessary or incidental lawful acts/ deeds/ matters and things connected thereto, as the ICICI HFC may deem fit and all such incidental costs and expenses shall borne by the Borrower.

D. Assignment

The Borrower hereby provides consent to the ICICI HFC to securitize, sell, assign, discount or transfer all or any part of the ICICI HFC's rights and/or obligations under the Facility, this Sanction Letter and all Transaction Documents executed from time to time in relation to the Facility to any person(s), at any time in the future. Any such sale, assignment, securitization or transfer shall conclusively bind the Borrower and all other persons. The Borrower shall not be entitled to directly or indirectly assign or in any manner transfer, whether in whole or part, any rights, benefits or obligations under or in relation to the Facility, the Transaction Documents or any part thereof.

* All taxes, duties and levies, including but not limited to Goods and Services Tax, and any other tax/levy applicable as per law and as may be amended from time to time would be additionally charged.

From the date of first disbursement, you will be required to pay Pre - EMI interest (at the rate applicable to your facility) till the time your facility is fully disbursed, subsequent to which your EMI payments will begin.

ICICI HFC provides ECS and/or Direct Debit facilities as modes of repayment wherever these facilities are available. We encourage customers to avail ECS/Direct Debit facilities for repayment.

The signing of this letter by the Borrower constitutes acceptance and acknowledgement of the terms herein contained. ICICI HFC Official Sandip Gaikwad will assist you with all your requirements pertaining to the above facility. You can reach him /her on 7507055596.

We look forward to a long-lasting relationship with you.

Thanking you,
Yours sincerely

ICICI Home Finance Company Limited
Digitally Signed By:
Name: Sandip Gaikwad
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:12:10 IST
Authorised Signatory

Digitally Signed By:
Name: SUBHAJIT GUPTA
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:27:40 IST
Corporate Office:
ICICI HFC Private Limited, B. Nagar,
Chennai - 600 029

Digitally Signed By:
Name: BHAGYANATH GADE
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:31:15 IST
Toll free number for new customers: 1800 267 4455
Website: www.icicihfc.com
ICICI HFC Private Limited, B. Nagar,
Chennai - 600 029
HF-I-38-VER-13-01072026/KFS



Name: Vinayak Salunkhe

Designation: Portfolio

ICICI HFC PAN: AAACI6285N

ICICI HFC GSTN: 27AAACI6285N1Z0

Website: www.icicihfc.com

This is a system generated letter and does not require any physical signature.

I/We accept the above terms & conditions.

I hereby expressly acknowledge that I have been informed about the loan amount, tenure, applicable interest and other terms of the said loan. I hereby affix my signature in acceptance of the same.

Customer Signature

To be signed by all Borrower/co-borrower.

ICICI Home Finance Company Limited
Digitally Signed By:
Name: Vinayak Salunkhe
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:12:10 IST
Authorised Signatory

Digitally Signed By:
Corporate Office:
Name: SUBHASH GADGE,
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:27:50 IST

Digitally Signed By:
Toll free number for new customers: 1800 267 4455
Name: BHAGYASHRI GADGE
Reason: Aadhaar based eSigning
Date: 30 Sep 2026 | Time: 18:31:15 IST
HF-I-38-VER-13-01072026/KFS